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Attorney's Docket No.: 11416-723001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Mark S. Coronna et al.
Serial No. : 09/781,580
Filed : February 12, 2001
Title : PAYMENT MANAGEMENT

Art Unit : 2164
Examiner : Unknown

Commissioner for Patents
Washington, D.C. 20231

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TRANSMITTAL

The following correspondence relating to this application is enclosed for filing:

1. Supplemental Information Disclosure Statement (1 page);
2. Form PTO-1449 (1 page);
3. Copies of Cited References (6);
4. Copy of International Search Report (7 pages); and
5. A Return Postcard.

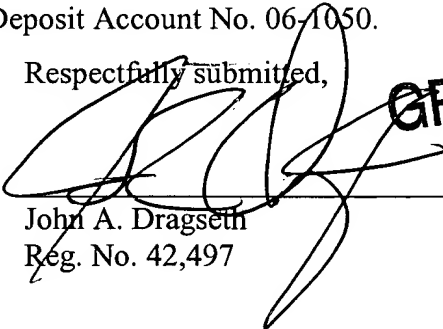
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Respectfully submitted,

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Date: 11-27-02


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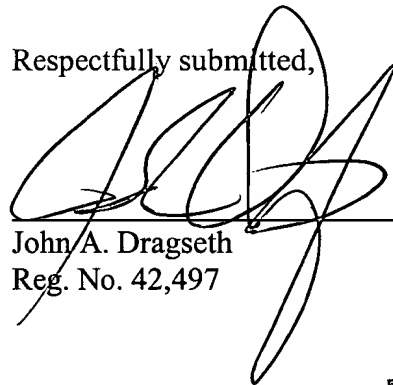
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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Applicant submits copies of the references listed on the attached form PTO-1449. A copy of a communication from a foreign patent office in a counterpart application is also enclosed.

This statement is being filed within three months of the filing date of the application or before the receipt of a first Office action on the merits. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,



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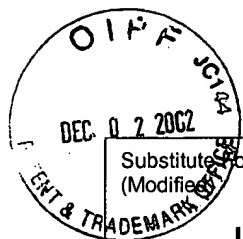
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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 11416-723001	Application No. 09/781,580
Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))		Applicant Mark S. Corona et al.	
		Filing Date February 12, 2001	Group Art Unit 2164

U.S. Patent Documents							
Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	6,070,150	05/30/00	Remington et al.			
	AB	2002/0032653	03/14/02	Schutzer			
	AC	2002/0046166	04/18/02	Kitchen et al.			
	AD	2002/0046167	04/18/02	Kitchen et al.			
	AE	2002/0046168	04/18/02	Kitchen et al.			
	AF						
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Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AL	2001-250070	09/14/01	Japan			Abstr.	
	AM							
	AN							
	AO							
	AP							

Other Documents (include Author, Title, Date, and Place of Publication)		
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	AQ	
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EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	